

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

DAVID G LIGHT  
BARBARA JEAN LIGHT  
Debtor(s)

Case No. 07-01450

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/29/2007.
- 2) The plan was confirmed on 05/03/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/20/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/18/2008, 07/24/2009.
- 5) The case was dismissed on 08/14/2009.
- 6) Number of months from filing to last payment: 26.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,500.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$14,120.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$14,120.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$648.43
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$648.43**

Attorney fees paid and disclosed by debtor: \$2,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE CORP	Secured	971.06	971.06	971.06	931.13	32.60
BANK ONE/JPM CHASE	Unsecured	NA	2,115.09	2,115.09	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	18,402.37	18,402.37	18,402.37	6,090.51	2,851.25
CAPITAL ONE FINANCIAL	Unsecured	1,400.00	NA	NA	0.00	0.00
CAPITAL ONE FINANCIAL	Unsecured	1,500.00	NA	NA	0.00	0.00
CAPITAL ONE FINANCIAL	Unsecured	1,800.00	NA	NA	0.00	0.00
CAPITAL ONE FINANCIAL	Unsecured	900.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	563.93	563.93	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	650.00	638.68	638.68	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,000.00	2,643.19	2,643.19	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,400.00	1,467.26	1,467.26	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	517.00	582.70	582.70	0.00	0.00
ENT SURGICAL CONSULTANTS	Unsecured	124.00	NA	NA	0.00	0.00
EVERHOME MORTGAGE CO	Secured	6,637.38	6,637.38	6,637.38	0.00	0.00
EVERHOME MORTGAGE CO	Secured	NA	NA	NA	0.00	0.00
FINGERHUT	Unsecured	400.00	NA	NA	0.00	0.00
JOLIET RADIOLOGY	Unsecured	12.00	NA	NA	0.00	0.00
MENARDS	Unsecured	1,100.00	NA	NA	0.00	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	500.00	967.73	967.73	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	350.00	462.08	462.08	0.00	0.00
PROFESSIONAL ACCOUNTS MGMT	Unsecured	3,127.00	NA	NA	0.00	0.00
PROVENA	Unsecured	170.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,500.00	1,434.44	1,434.44	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	2,600.00	5,854.95	5,854.95	0.00	0.00
SHELL	Unsecured	1,250.00	NA	NA	0.00	0.00
WACHOVIA DEALER SERVICES	Secured	7,650.00	7,650.00	7,650.00	2,647.82	918.26
WACHOVIA DEALER SERVICES	Unsecured	NA	3,403.60	3,403.60	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$6,637.38	\$0.00	\$0.00
Debt Secured by Vehicle	\$27,023.43	\$9,669.46	\$3,802.11
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$33,660.81</b>	<b>\$9,669.46</b>	<b>\$3,802.11</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$20,133.65</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$648.43</u>
Disbursements to Creditors	<u>\$13,471.57</u>

**TOTAL DISBURSEMENTS :** **\$14,120.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/23/2009

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.